

**Information to identify the case:**

Debtor 1	<b>Heather L. Baker</b>	Social Security number or ITIN <b>xxx-xx-1124</b>
	First Name <input type="text"/> Middle Name <input type="text"/> Last Name <input type="text"/>	
Debtor 2 (Spouse, if filing)	<input type="text"/> <input type="text"/> <input type="text"/>	EIN <input type="text"/>
		Social Security number or ITIN <input type="text"/>
		EIN <input type="text"/>
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number: <b>17-24312-CMB</b>		

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Heather L. Baker  
fka Heather L. Lauffer

2/14/18

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**Western District of Pennsylvania**

In re:  
 Heather L. Baker  
 Debtor

Case No. 17-24312-CMB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 20

Date Rcvd: Feb 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2018.

db +Heather L. Baker, 122 Madison Avenue #2, Greensburg, PA 15601-2750  
 14718772 +Allied Interstate LLC, PO Box 361445, Columbus, OH 43236-1445  
 14718776 +Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328  
 14718780 +Lindsey Lauffer, 19 Zeller Street, Greensburg, PA 15601-1238  
 14718782 ++NATIONWIDE INSURANCE, SERVICE OF PROCESS TEAM, THREE NATIONWIDE PLAZA, MAIL CODE 3-11-310, COLUMBUS OH 43215-2410  
 (address filed with court: Nationwide Bank, 1 Nationwide Plaza, Columbus, OH 43215-2220)  
 14718785 +United Collection Bureau, Inc., 5620 Southwyck Blvd, Suite 206, Toledo, OH 43614-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJRWALSH.COM Feb 15 2018 01:43:00 James R. Walsh,  
 Spence, Custer,Saylor,Wolfe & Rose, LLC, 1067 Menoher Boulevard, Johnstown, PA 15905-2545  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 15 2018 01:58:37 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 14718773 EDI: BANKAMER.COM Feb 15 2018 01:43:00 Bank of America, PO Box 15019,  
 Wilmington, DE 19850-5019  
 14718774 EDI: CAPITALONE.COM Feb 15 2018 01:43:00 Capital One, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 14718775 +EDI: CITICORP.COM Feb 15 2018 01:43:00 Citicards CBN, PO Box 6241,  
 Sioux Falls, SD 57117-6241  
 14718777 EDI: FORD.COM Feb 15 2018 01:43:00 Kia Motors Finance, PO Box 20825,  
 Fountain Valley, CA 92728-0825  
 14718778 EDI: CBSKOHLS.COM Feb 15 2018 01:43:00 Kohl's, PO Box 3043, Milwaukee, WI 53201-3043  
 14718779 EDI: RMSC.COM Feb 15 2018 01:43:00 Levin Furniture/Synchrony Bank, ATTN: Bankruptcy Dept,  
 PO Box 965061, Orlando, FL 32896-5061  
 14718781 EDI: RMSC.COM Feb 15 2018 01:43:00 Lowes - Synchrony Bank, ATTN: Bankruptcy Dept,  
 PO Box 965060, Orlando, FL 32896-5060  
 14720696 +EDI: PRA.COM Feb 15 2018 01:43:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14718783 EDI: SEARS.COM Feb 15 2018 01:43:00 Sears Credit Cards, PO Box 6283,  
 Sioux Falls, SD 57117-6283  
 14718784 EDI: WTRRNBNK.COM Feb 15 2018 01:43:00 Target National Bank, c/o Target Credit Services,  
 PO Box 1581, Minneapolis, MN 55440-1581  
 14718786 EDI: WFNBNB.COM Feb 15 2018 01:43:00 Victorias Secret/ Comenity Bank, Bankruptcy Dept,  
 PO Box 182125, Columbus, OH 43218-2125  
 14718787 EDI: RMSC.COM Feb 15 2018 01:43:00 Walmart - Synchrony Bank, ATTN: Bankruptcy Dept,  
 PO Box 965060, Orlando, FL 32896-5060

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Bank Of America, N.A.  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 16, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 20

Date Rcvd: Feb 14, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2018 at the address(es) listed below:

Brian P. Cavanaugh on behalf of Debtor Heather L. Baker bcavanaugh@greensburglaw.com, kwahl@greensburglaw.com  
James Warmbrodt on behalf of Creditor Bank Of America, N.A. bkgroup@kmllawgroup.com  
James R. Walsh jwalsh@spencecuster.com, trustee@spencecuster.com;kpetak@spencecuster.com;rsnyder@spencecuster.com;skosis@spencecuster.com ;mskunta@spencecuster.com;jwalsh@ecf.epiqsystems.com;gbivens@spencecuster.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

TOTAL: 4